

**TESTIMONY: MARI FRANK**

**U.S. Senate Committee on Commerce, Science, and Transportation**

**Hearing on Identity Theft and Data Broker Services**

**Hearing Date: May 10, 2005, 2:30 pm**

**EXHIBIT I**

**SAMPLE AUTO TRACK DATA ON FICTITIOUS PERSON FROM CHOICE POINT**

**National Comprehensive Report Plus Associates**

**Compiled on 01/05/2002 at 3:39PM**

**Reference: 123456**

**ZACHARY K THUL** DOB: JAN 1955

SSN 960-45-XXXX issued in New York between 1968 and 1970

**Possible AKA's for Subject**

THUL, ZACK K SSN: 960-45-XXXX

**Possible Other Social Security Numbers Associated with Subject**

THUL, ZACHARY K SSN: 690-45-XXXX

THUL, ZACHARY K SSN: 690-45-XXXX

**\*\* ALERT\*\*** A Death claim was filed for SSN 690-45-XXXX in FEB 1962.

**Possible Other Records/Names Associated with Social Security Numbers**

KIRBY, LOARDA SSN: 983-16-XXXX

KIRBY, LORADA SSN: 960-45-XXXX

**Possible Driver Licenses**

THUL, ZACHARY K

DL: **T432117680470** issued in Ohio on 12/19/1996 expires 02/07/2001

DOB: 01/17/1955 Height: 5'08"

7891 W FLAGLER ST MIAMI, OH 38972

**Possible Addresses Associated with Subject**

SEP-1997/DEC-2000 -7891 W FLAGLER ST

MIAMI, OH 38972

JUN-1995/AUG-1997 -15 ROBY AVE (555) 123-4567

HAMPTON BAYS, NY 11238

JUN-1996/JUN-1996 -1400 35TH ST K 4I

SPRINGFIELD, FL 34090

MAY-1995/MAY-1995 -4833 STORM ST APT 33

SPRINGFIELD, OH 34443

JUL-1994/JUN-1996 -4833 STORM ST I33

SPRINGFIELD, OH 34443

SEP-1994/JUL-1995 -305 WAYBREEZE BLVD

COLUMBUS, OH 34209

DEC-1992/APR-1995 -70 REARVIEW DR

RIVERBEND, NY 11903

-438 BULLSIDE TER W

HACKENSACK, NJ 09348

The following is a sample National

Comprehensive Report SM Plus Associates.

The amount and type of records identified

in a report will vary from subject to subject. All names and other information are fictional and are for illustrative purposes only. Any resemblance to real persons or public record information is unintentional. Some National Comprehensive Reports SM may locate a partial date of birth. Frequently, subjects of a National Comprehensive Report SM will be linked to other names because two public records reference two different names, but only one social security number. The most common reasons for these occurrences are:

1. Typographical errors

2. Jointly filed public records  
which list both the subject and  
the second name

3. Father and son who have the  
same name

4. Fraudulent use of a social security number The dates represent the approximate time period when the linked address appeared on a publicly available record document for the subject. The subject may or may not have resided at any of the addresses. Some public records link the subject to an address without noting a date range. Addresses without date ranges will appear at the bottom of the address list. Such an address may be current or historical. Underlined Items provide a Link to record details.

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#### Phone Listings for Subject's Addresses

**1400 35TH ST W SPRINGFIELD, FL 34090**

Over 100 phone numbers found, only same last name considered.

**4833 STORM ST SPRINGFIELD, OH 34443**

**ACME RENTALS (555) 555-1935**

**305 WAYBREEZE BLVD COLUMBUS, OH 34209**

**THUL ZACHARY (555) 498-5525**

#### Possible Real Property Ownership

**4833 STORM ST SPRINGFIELD, OH 34443**

**Ohio Assessment Record - County of: CLARK**

Owner Name: **THUL, ZACHARY**

Parcel Number: **998-8748-9448**

Short Legal Desc: **STORM ST IR PT LOT 7& ADK J S BUCKINGHAM AM EST**

Property Type: **SINGLE FAMILY**

Recorded Date:

Situs Address: **4833 STORM ST I 33**

**SPRINGFIELD, OH 34443**

Mailing Address: **7891 W FLAGLER ST**

**MIAMI, OH 38972**

Assessment Year: **1995** Tax Year: **1997**

Assessed Land Value: Market Land Value: **\$366,800**

Assessed Improvements: Market Improvements: **\$192,000**

Total Assessed Value: Total Market Value: **\$558,800**

Most Recent Sale: **\$305,000** Prior Sale Price:

A manual search of Real Property using the name THUL ZACHARY K is recommended. 4 additional property records exist (including historicals) but are not included, as they do not match all necessary criteria.

#### Possible Deed Transfers

**305 WAYBREEZE BLVD COLUMBUS OH 34209**

**Ohio Deed Transfer Records - County of: FRANKLIN**

Parcel Number: **T545663**

Legal Desc: **LT 56 BLK 87 PB 14/38**

Sale Price: **\$84,000** Loan Amount: **\$67,200**

Contract Date: **8/14/1995**

Lender: **LIBERTY SAV BK**

Situs Addr: **305 WAYBREEZE BLVD**

**COLUMBUS, OH 34209**

Seller(s): **THUL, ZACHARY K**

Buyer(s): **SMITH, BART O**

**Possible Vehicles Registered at Subject's Addresses**

**1400 35th ST K 4I SPRINGFIELD, FL 34090**

Plate: **K387KJ** State: **NY** Date Registered: **08/14/1995** Expire Date: **08/29/2000**

Title: **76174678** Title Date: **10/30/1998**

OWNER: **ZACHARY K THUL**

Color: **WHITE**

This message probably indicates that a multi-unit building is located at this address.

By comparing the list of *Possible Addresses Associated with Subject* with the listed phone numbers in the Phones module, the report finds phone numbers, which have been listed at the given address. In this report, one property record was found in Real PropertySM which matched the subject's name and address and the properties situs address. This message indicates that additional records in Real PropertySM

match the subject's name, but none of these records had a situs address that matched an address found at the top of the report. These additional properties may belong to the subject or may simply belong to someone with the same name. Search Real PropertySM by name for a complete list of possible properties. A list of states and counties for which AUTOTRACK XP SM has deed transfer records can be located by choosing the Help link from the blue AUTOTRACK XP SM navigation bar at the top of the screen. The property information returned from this database may differ from the information found in Real PropertySM. (See the above note on Possible Property Ownership.) A list of states for which AUTOTRACKXP SM has vehicle registration records can be located by choosing the Help link from the blue AUTOTRACKXP SM navigation bar at the top of the screen. Underlined items provide a link to record details.

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1999 DODGE GRAND CARAVAN SE

DODGE GRAND CARAVAN SE – 3.3L V6 SOHC FLEXFUE

VIN: 2B5CD3595EK253648

MINIVAN

Plate: **ID036H** State: **FL** Date Registered: **04/28/1999** Expire Date: **10/30/2000**

Title: **77465960** Title Date: **09/29/1998**

OWNER: **ZACHARY K THUL**

Color: **RED**

1997 CHEVROLET S10 PICKUP

CHEVROLET S10 PICKUP – 2.2L L4 EFI OHV 8V

VIN: 1GCCS144X8144822

PICKUP

**Possible Watercraft**

Owner: **THUL ZACHARY**

Address: **70 REARVIEW DR**

**RIVERBEND, NY 11903**

Year: **1988** Length: **41.9'** MFG:

Reg Number: **K989495** State Registered: **NY**

Hull Const.: **FIBERGLASS**

Hull Number:

Use: **PLEASURE**

Propulsion: **INBOARD**

Fuel: **GASOLINE**

**Possible FAA Aircraft Registrations**

Owner: **THUL ZACHARY K**

Year: **1957**

Make: **PIPER**

Model: **PA-22**

N-Number: **N0225J**  
Aircraft: **FIXED WING SINGLE ENGINE**  
Address: **4833 STORM ST I33**  
**SPRINGFIELD, OH 34090**  
**Possible UCC Filings**  
Original Date: **02/09/1988**  
Action: **INITIAL FILING** Date: **1988**  
File State: **OHIO**  
Debtor: **ZACHARY THUL**  
Address: **305 WAYBREEZE BLVD**  
**COLUMBUS OH 34209**  
Secured Party: **HOME SAVINGS & LOAN ASSOC**  
**AKRON OH**

**Possible Bankruptcies, Liens and Judgments**  
Court Location: **EASTERN DISTRICT OF OHIO - FRANKLIN**  
Filing Type: **CHAPTER 7 DISCHARGE** Filing Date: **08/14/1996**  
Case Number: **98555555** Release Date: **12/18/1996**  
Creditor/Plaintiff: **MARTIN T MARTINSON** Amount:  
Debtor/Defender: **THUYL ZACHARY K**  
**305 WAYBREEZE BLVD SSN: 960-45-XXXX**  
A list of states for which AUTOTRACKXP SM  
has Uniform Commercial Code lien records  
can be located by choosing the Help link from  
the blue AUTOTRACKXP SM navigation bar at  
the top of the screen.

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**COLUMBUS, OH 34209**  
Attorney: **MARTIN T MARTINSON**  
**Possible Professional Licenses**  
Type: **OHIO Professional License**  
License Type: **LICENSED SOCIAL WORKER**  
Lic. Number: **42389** Status: **ACTIVE**  
Original Date: **01/10/1990**  
SSN: **DOB:**

Phone:  
Full Name: **THUL, ZACHARY K**  
Address: **4833 STORM ST I33**  
**SPRINGFIELD, OH 34090**  
County: **CLARK**  
**Possible FAA Pilot Licenses**  
Pilot Name: **THUL, ZACHARY K**  
FAA Class: **PRIVATE PILOT**  
FAA Rating: **SINGLE ENGINE LAND**  
Medical Class: **THIRD CLASS-VALID FOR 24 MONTHS**  
Medical Date: **07/19/98**  
FAA Region: **NORTHWEST/MOUNTAIN - CO, ID, MT, OR, UT, WA, WY**  
Address: **4833 STORM ST I33**  
**SPRINGFIELD, OH 34090**

**Possible DEA Controlled Substance Licenses**  
Business: **PRACTITIONER**  
Name: **THUL, ZACHARY K MD** Expires: **09/30/1999**  
Address: **7891 W FLAGLER ST**  
**MIAMI OH 38972**  
Authorized Drug Schedules: **II, II, III, III, IV, V**

**Possible Business Affiliations**

15 ROBY AVE HAMPTON BAYS, OH 11238

STETSON HAULING, INC. OH 2543854

CHAIRMAN ACTIVE

Officer Name Match Only (NOT necessarily affiliated)

Matching Name : THUL ZACHARY K

OLSON FAMILY PROPERTIES & INVESTMENTS, INC. MA 789123

REG AGENT ACTIVE

TOO HOT TO HANDLE FL H76543

SECRETARY INACTIVE

Possible Relatives (\* denotes match with one of subject's addresses)

(R- 1) THUL CLAIRE DOB: DEC 1954

SSN 999-15-XXXX issued in New York in 1973

SEP 1994/JUL 1998 - \*305 WAYBREEZE BLVD

COLUMBUS, OH 34209

Certain individuals and businesses are required to be registered under the Controlled Substance Act. Physicians, dentists, and veterinarians are among this group. For a more complete explanation and definition of the drug schedules, choose the Help link from the blue AUTOTRACKXP SM navigation bar at the top of the screen. A list of states for which AUTOTRACK XPSM has corporation records can be located by choosing the Help link from the blue AUTOTRACK XP SM navigation bar at the top of the screen. A person will qualify as a possible relative in the National Comprehensive Report Plus Associates SM if he or she has the subject's last name and has been linked to one or more of the same addresses which appear under *Possible Addresses Associated with Subject* on page 1.

The asterisks indicate an address match between the possible relative and the subject of the report (see *Possible Addresses Associated with Subject* on page 1).

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JUL 1995/JUL 1995 - \*15 ROBY AVE (555) 123-4567

HAMPTON BAYS, NY 11238

OCT 1994/OCT 1996 - 355 LAVERNE AVE

COLUMBUS, OH 34492

DEC 1992/DEC 1996 - \*70 LAKEVIEW DR

RIVERHEAD, NY 11901

(R- 2) THUL TOMMY DOB:

DEC 1995/DEC 1996 - 599 MAIN ST

RIVERBEND, NY 11093

APR 1995/AUG 1995 - 355 LAVERNE AVE

COLUMBUS, OH 34492

Other People Who Have Used the Same Address of the Subject

(\* denotes match with one of subject's addresses)

15 ROBY AVE HAMPTON BAYS, NY 11238

(O- 1) GENNINE LOWELL

SSN 972-45-XXXX issued in New York between 1966 and 1969

SEP 1993/SEP 1994 - 5 NEWTON AVE

HAMPTON BAYS, NY 12983

- 12 M BAY ST

HAMPTON BAYS, NY 13987

- \*15 ROBY AVE

HAMPTON BAYS, NY 11238

305 WAYBREEZE BLVD COLUMBUS, OH 34209

(O- 2) MARIE G SMITH

SSN 991-25-XXXX issued in New Jersey in 1962

SEP 1993/SEP 1994 - \*305 WAYBREEZE BLVD

COLUMBUS, OH 34209

AUG 1995/AUG 1996 - 301 BAYSIDE TER

CHARLOTTE, OH 34258

SEP 1993/SEP 1994 - \*438 BULLSIDE TER W

HACKENSACK, NJ 09348

**Possible Licensed Drivers at Subject's Addresses**

**7891 W FLAGLER ST MIAMI, OH 33144**

**THUL, EDWARD H**

DL: T600465 issued in Ohio on 07/27/1994 expires 09/11/2000

DOB: 04/19/1969 Height: 5'02"

**1400 35TH ST K 4I SPRINGFIELD, FL 34090**

\*\*No Drivers Found At This Address\*\*

**4833 STORM ST I33 SPRINGFIELD, OH 34443**

\*\* 91 Drivers found at this address, only last name considered. \*\*

\*\* No Drivers Found At This Address\*\*

**305 WAYBREEZE BLVD COLUMBUS, OH 34209**

**THUL, STACEY B**

DL: T600788 issued in Ohio on 07/24/1994 expires 04/27/2001

DOB: 05/26/1926 Height: 5'04"

Driver License Information is unavailable for the following states: NEW YORK, NEW JERSEY

The report will attempt to locate a brief list of addresses for the possible relative. To possibly locate more current addresses for the relative, run a report by clicking on the underlined link. A person will qualify

for this category in the National Comprehensive Report SM Plus Associates if he or she has a last name different from the report subject's last name and has been

linked to one or more of the same addresses, which appear under *Possible Addresses*

*Associated with Subject* on page 1. A person may be linked to one of the same addresses as the subject, even though he or she has never known the subject. Two people might be linked to the same address but at different time periods. For example, one person could be a former resident of the address where the subject now resides. Multiple address matches with the subject, denoted by multiple asterisks, will identify people who have a greater likelihood of knowing the subject.

This message probably indicates that a multiunit building is located at this address.

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**Neighbor Phone Listings for Subject's Addresses** (only first six addresses included)

**7891 W FLAGLER ST MIAMI, OH 33144**

STATER OFFICE PRODUCTS 7895 W FLAGLER ST (555) 555-0482

BIG ED'S MUFFLER SHOP 7897 W FLAGLER ST (555) 555-3358

BUD'S USED CARS 7900 W FLAGLER ST (555) 555-8288

**15 ROBY AVE HAMPTON BAYS, NY 11238**

FELLINGHAM MIKE 4 ROBY AVE (555) 555-8697

SCOTT GORDON G 6 ROBY AVE (555) 555-1297

GHERSI JOHN 8 ROBY AVE (555) 555-6819

ELIAS SIMON 9 ROBY AVE (555) 555-2659

SCALCIONE STAN 10 ROBY AVE (555) 555-8425

CANGIANO F P 12 ROBY AVE (555) 555-5217

CORCORAN STEVE 26 ROBY AVE (555) 555-9917

**1400 35TH ST K SPRINGFIELD, OH 34443**

AHRENDT DAN 1400 35 ST K (555) 555-1664

ALPIN JEFF 1400 35 ST K (555) 555-8117

AMBROSE A 1400 35 ST K (555) 555-7553

APURTON J 1400 35 ST K (555) 555-0735

ARNOLD ROBY 1400 35 ST K (555) 555-4071

BAKER C R 1400 35 ST K (555) 555-8490

BALCHUNAS TERRY 1400 35 ST K (555) 555-5753

BAMBERGER RICHARD 1400 35 ST K (555) 555-8203

The following databases were searched but data for the subject was not found:

ABI Business Directory, Active U.S. Military Personnel, Broward County Felonies/Misdemeanors,

Broward County Traffic Citations, Federal Firearms and Explosives License, Florida Accidents, Florida Banking and Finance Licenses, Florida Beverage License, Florida Boating Citations, Florida Concealed Weapon Permits, Florida Day Care Licenses, Florida Department of Education, Florida Felony/Probation/Parole, Florida Fictitious Name, Florida Handicap Parking Permits, Florida Hotels and Restaurants, Florida Insurance Agents, Florida Marriages, Florida Money Transmitter Licenses, Florida Salt Water Product Licenses, Florida Securities Dealers, Florida Sexual Predator, Florida Tangible Property, Florida Tobacco License, Florida Unclaimed Property, Florida Worker's Compensation Claims, Marine Radio Licenses, Significant Shareholders, Trademarks / Service Marks, and state-specific databases.

\*\*\* End of Report SS\_009/01 \*\*\*

Control Numbers: 5661614 - 5661620 - 1BF47FA5975FBA0

**EXHIBIT II THE WALL STREET JOURNAL ONLINE  
May 2, 2005**

In the last few months, several major companies reported that customer data, including credit-card information, was compromised. The list includes:

COMPANY	DATE ANNOUNCED TO GENERAL PUBLIC	# OF PEOPLE AFFECTED	AFFECTED DATA	SECURITY BREACH	RESPONSE
<b>ChoicePoint</b> -- compiler of consumer data	Feb. 15	About 145,000 consumers had data in the system. At least 750 fraud cases are known.	Addresses, Social Security numbers and credit reports	Thieves posing as legitimate customers bought information.	Informed federal authorities. Will no longer sell sensitive personal data to clients other than governmental agencies, accredited corporate customers or other businesses whose use is driven by a consumer- initiated transaction.
<b>Bank of America</b> -- bank and credit-card company	Feb. 25	Holders of as many as 1.2 million federal- government charge cards	Social Security numbers	Computer backup tapes were lost.	Contacted federal authorities, then consumers.
<b>DSW Shoe Warehouse</b> -- shoestore chain a	March 8	Initially, the theft was	Credit- and debit-card	Hackers stole data	Reported to federal

unit of Retail Ventures Inc.		said to be limited to about 100,000 customers; a month later, it was raised to 1.4 million	checking account and driver's license numbers, and personal-shopping information	from a database for 108 of the chain's 175 stores	authorities. Customers advised to check credit-card statements.
<b>LexisNexis</b> -- consolidator of legal and business information, a division of Reed Elsevier PLC	March 9	Initially, data for as many as 32,000 consumers was at risk. A month later, raised to about 310,000, though only 59 incidents of illegal action are known.	Social Security numbers and driver's license numbers	Unauthorized use of customer logins and passwords.	Informed federal authorities and consumers, improved security, limited customer access to personal data.
<b>Boston College*</b>	March 17	Database included records on 120,000 alumni	Addresses and Social Security numbers	Intruder hacked into a school computer operated by an outside fund-raiser.	Notified affected alumni
<b>Polo Ralph Lauren</b> -- clothing retailer	April 14	As many as 180,000 customers who hold GM-branded MasterCard	Credit-card data	n.a.	Card issuer HSBC notified consumers
<b>Ameritrade</b> -- online discount stock broker	April 19	About 200,000 current and former customers from 2000 to 2003	Varies by customer	Backup computer tape was lost in shipping	Notified affected consumers
<b>Time Warner</b> -- media conglomerate	May 2	About 600,000 current and former U.S. employees back to 1986	Social Security numbers and details on beneficiaries and dependents	Backup computer tape was lost in shipping by an outside data-storage company	Notified those affected



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*\*Other recent university-level securities breaches occurred at California State University-Chico, University of California-Berkeley, Tufts University and Northwestern University.*

*Sources: WSJ, Associated Press, the companies*

*Note: Unless where noted, these are cases of data being at risk, not of data being fraudulently used. In all cases the stolen data included the names of the affiliated consumers.*

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